

REMARKS

New claims 33-36 have been added. Claims 2-8, 20, 29, 32-36 are now pending in this application.

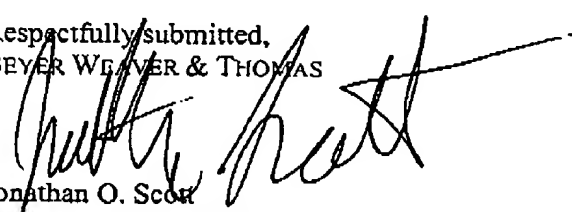
Reconsideration of the application is earnestly requested. The Examiner is thanked for the telephone interview of March 30, 2005. The reasons presented at the interview that warrant favorable action are that the *Frew et al.* reference does not teach or suggest sending billing information from a remote customer site to a utility provider processing center such that the processing center can then automatically charge a customer's account (such as a credit card or debit card account).

Claims 4 and 20 each require that a smart meter is configured at a remote customer site to include the customer's address and the customer's card account number. The smart meter is then arranged to automatically send this information along with a measure of utility usage to a utility provider's processing center. At the processing center a bill for that customer's address is calculated and the customer's card (for example, a credit card or a debit card) is then automatically charged. Respectfully, it is pointed out that the *Frew et al.* reference does not show configuring a meter with such information nor sending usage information, a customer's address and a card account number back to the utility plant provider such that the customer can be automatically charged.

In the system of *Frew et al.* the customer must manually swipe their credit card 36 through card reader 34 in order to pay a bill. No billing information is sent back automatically to the utility 68. The remote display unit 26 presumably then submits a credit card transaction (although there is no disclosure discussing how this happens), but it is not the utility that automatically submits a credit card transaction. Billing information can be collected by a meter reader and then transported back to the utility, but this must be done manually, see column 4, lines 35-41. The advantage of the claimed invention is that once a smart meter is configured with the appropriate information, billing then happens automatically without any manual intervention needed by the customer.

Reconsideration of this application and issuance of a Notice of Allowance at an early date are respectfully requested. If the Examiner believes a telephone conference would in any way expedite prosecution, please do not hesitate to telephone the undersigned at (612) 252-3330.

Respectfully submitted,
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